



Utah Counties Insurance Pool

AGENDA

BOARD OF TRUSTEES MEETING

Thursday, November 16, 2006, 6:30 p.m.
Abbey Inn, Conference Room East
1129 South Bluff Street, St. George, UT

6:30	Dinner	
	Call to Order	Dan McConkie
	Review of Board Members Absent	Dan McConkie
	Approval of October 19, 2006 Meeting Minutes	Dan McConkie

ITEM INFORMATION

1	Nominating Committee Report	Dan McConkie
2	Loss Control Manager's Report	Mark Brady
3	Chief Executive Officer's Report	Lester Nixon

ACTION

4	Approve Amendments to the UCIP Employment Policies and Procedures Manual	Lester Nixon
5	Approve 2007 Tentative Budgets (Multiline, Workers' Comp, Benefits, Administration)	Lester Nixon
6	Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation	Dan McConkie
7	Action on Litigation Matters	Kent Sundberg
8	Set Date and Time for Closed Meeting to Discuss Character, Professional Competence, Physical/Mental Health of an Individual	Dan McConkie
	Action on Professional Competence Matters	Dan McConkie
9	Ratification and Approval of Payments and Credit Card Transactions	Gene Roundy
	Other Business	
	Next Meeting	



BOARD OF TRUSTEES MEETING

M I N U T E S

November 16, 2006, 6:30 p.m.
Abbey Inn, St. George, UT

BOARD MEMBERS PRESENT

Dan McConkie, *President*, Davis County Commissioner
Lynn Lemon, *Vice President*, Cache County Executive
Gene Roundy, *Secretary-Treasurer*, Iron County Commissioner
Steve Baker, Davis County Personnel Director
Ken Bischoff, Weber County Commissioner
Kay Blackwell, Piute County Commissioner
Jim Eardley, Washington County Commissioner
Ira Hatch, Emery County Commissioner
Karla Johnson, Kane County Clerk-Auditor
Jim Nyland, Grand County Sheriff
Kent Sundberg, Utah County Deputy Attorney
Steve Wall, Sevier County Clerk-Auditor
Steve White, Utah County Commissioner

MEMBERS PRESENT

Bill Cox, Rich County Commissioner

OTHERS PRESENT

Lester Nixon, Chief Executive Officer
Mark Brady, Loss Control Manager
Sonya White, Manager of Administration

Call to Order

Following dinner, Dan McConkie called this meeting of the Utah Counties Insurance Pool Board of Trustees to order at 7:00 p.m. on November 16, 2006.

Review of Board Members Absent

All Board Members were in attendance at this meeting.

Approval of October 19, 2006 Meeting Minutes

The minutes of the Board of Trustees meeting held October 19, 2006 were previously sent to the Board of Trustees for review. Steve Wall made a motion to approve the October 19, 2006 Board meeting minutes as written. Steve Baker seconded the motion, which passed unanimously.

Nominating Committee Report

Dan McConkie reported that the Nominating Committee Members (Dan, Jim Eardley and Kent Sundberg) met today, November 16, to review the nominations made and those willing to serve for the available 2007 Board of Trustees positions. The Committee selected the following nominees for the ballot election at the Annual Membership Meeting, November 30. Third Class Counties Representative position: Coleen Johnson, Tooele County Commissioner; Lynn Lemon, Cache County Executive; and Wayne Smith, Iron County Commissioner. Fifth-Sixth Class Counties Representative position: Paul Barton, Beaver County Clerk-Auditor; Steve Barton, Emery County Treasurer; and Kay Blackwell, Piute County Commissioner. At-Large position: Bruce Adams, San Juan County Commissioner; Val Draper, Wasatch County Council Member; and Daron Smith, Millard County Commissioner. Steve White made a motion to accept the nominees selected by the Committee to be placed on the ballot. Karla Johnson seconded the motion, which passed unanimously.

Loss Control Manager's Report

Mark Brady reported that he is conducting reviews with the county Insurance Coordinators for compliance to the Risk Management Programs. Carbon County is 100% compliant on both the Multiline and Workers' Compensation Programs. Washington County is 100% compliant on the Multiline Program. Mark will finish his reviews and have a full report for the Board at its next meeting.

Chief Executive Officer's Report

Lester Nixon provided the Board with a written summary of his report (see attachment #1). Lester reported that he anticipates the property reinsurance proposals to be received by December 8. Initial indications are a 15% decrease in property reinsurance. He will provide a full report at the next meeting. Upcoming conferences for Board Members are: AGRIP (March 2007 San Diego), PRIMA (June 2007 Boston), AGRIP (October 2007 Savannah). The Nominating and Coverage Agreement Committees have/will meet today, November 16, and the Audit Committee will meet telephonically to review the annual audit proposals received; date to be determined. Staff is currently working with underwriters to quote St. George City's Workers' Compensation Program.

Lester reviewed the month ending October 2006 Multiline Pool loss report with the Board (see attachment #2). Total incurred losses for the current year are at \$1,221,928. The Pool is on track for a good experience year since at least some of the large fire loss at Sevier County will be recovered through subrogation. The Pool currently has 167 open claims including 73 made in 2006. The Workers' Compensation report for the month ending October was not available due to the new claims system conversion.

Lester charted member exposure data and claim history for all years to measure the effect of the Risk Management Program (see attachment #2). Since the inception of the Risk Management Program in 1996, the frequency of general liability claims has progressively gone down. This confirms that the Risk Management Program is working. In 2003 the credit was increased from three percent to five percent. The chart shows that the number of claims per \$1,000 of expenditures continued to drastically decrease from 2003 to 2006, due in part to the increased incentive and also because these years have yet to mature (incurred but not reported claims are still expected). At the June Board Retreat, Jeff McSweeney explained that the severity of general liability claims doubled in the year 2002. In the actuarial review, Jeff calculated the unreported claims and predicted \$16,000 as the average cost per claim. The Pool's actual experience is under \$10,000 per claim for the policy year 2002. In 2003 the majority of the increased costs were in errors and omissions and police liability. There are a couple of open claims in these years but Lester is hopeful that the trend will hold. The total number of vehicles and total number of vehicle claims were used to measure the auto claims frequency. The chart shows the overall trend from 1992 to 2006 with frequency continuing to decrease each year since the inception of the Risk Management Program in 1996. PRIMA conducts a cost of risk study by using liability costs as a percent of budget. Nationally, in 2004, the average liability costs were 2.75% of budget; UCIP is at .25%. PRIMA uses workers' compensation costs as a percent of payroll. Nationally, in 2004, the average workers' compensation costs were 10% of payroll; UCIP is at 1%.

A confidential memo was sent to County Reinsurance Limited (CRL) Board Members addressing a class action lawsuit filed against a county jail in New Mexico for illegal strip searches. The suit is at \$8.5 million and CRL may be paying out their policy limits. CRL's Underwriting Committee may require that all member Pools add a per claimant deductible for class action suits. Lester discussed this issue with the Sheriffs at their meeting earlier today. Jim Nyland explained that each Sheriff's office has a strip search policy that is interfaced with the jail standards. Additional documents are completed when a strip search occurs. If counties have good policies and practices and employees are following them, it shouldn't be a concern if a deductible is added. Lester also provided several articles to the Board regarding class action strip search settlements (see attachment #3). The Coverage Agreement Committee will meet to research this issue further and report to the Board at its next meeting.

Approve Amendments to the UCIP Employment Policies and Procedures Manual

Lester Nixon explained that the current policy is unclear regarding earning and accruing vacation leave. It is proposed that the following new item 1 be added to Section IV BENEFITS, D. Vacation-Full-

Time Employees: *Eligible employees with less than five years of service earn vacation leave at the rate of one day of vacation leave for every month worked (one day for each full month of service). Employees with more than five but less than ten years of service earn 1.25 days per month, and employees with ten years of service and over earn one and two-thirds days per month. Vacation leave may be advanced to employees with the approval of the Chief Executive Officer. Advanced leave not earned prior to a termination must be repaid by the employee.* Also proposed is to add the following sentence to Section IV BENEFITS, C. Holidays: *When New Years Day, July 4th, July 24th, Veteran's Day and/or Christmas Day fall on Saturday, the day off will be observed on the Friday preceding the Holiday. If one of these Holidays fall on Sunday, the day off will be on the Monday following.* Jim Eardley made a motion to approve the amendments to the UCIP Employment Policies and Procedures Manual with the following corrections: change *fall* to *falls*, add: *no more than 12 days can be advanced without approval by the Board of Trustees* and change *one and two-thirds days* to *1.6 days per month*. Kay Blackwell seconded the motion, which passed unanimously.

Approve 2007 Tentative Budgets (Multiline, Workers' Compensation, Benefits, Administration)

Lester Nixon provided the Board with a copy of the tentative 2007 Multiline Budget for review (see attachment #4). Dan McConkie suggested that the Pool look at an automobile allowance instead of an automobile reserve. Lester, Mark Brady and Brody Parker each have a UCIP owned vehicle and average between 25,000 to 30,000 miles per year. Davis County has a vehicle allowance and the Utah Association of Counties just changed to a vehicle allowance. Lynn Lemon requested that Lester research this issue and provide a comparison to the Board at its next meeting. Steve Baker and Bill Cox will forward information to Lester in this regard. The Workers' Compensation budget shows an increase in premium written for the addition of Washington County and Bear River Health for an annual premium. Lester anticipates that ASC will still bill UCIP for some Third Party Administrator costs in 2007. Consultant fees will increase due to additional services needed at the Labor Commission. UCIP is no longer required by the Labor Commission to carry a Self-Insurer's Bond but will have to set aside \$1.5 million, in an account earmarked for the Labor Commission, at PTIF. The Self-Insurer's Tax is scheduled until 2011 in the event any self-insured goes bankrupt. The Employee Benefits budget generates revenue from premiums held for approximately 45 days and from management fees received from PEHP and Opticare. The Benefits Pool will have six county members with approximately 600 employees in 2007. The Administrative budget includes \$75,000 in depreciation. The Auditors always add depreciation in the expenses at the end of the year. By adding depreciation the Pool's budget will be more in-line. Information Technology will increase due to the purchase of the new Workers' Compensation claims system. Loss Control/Training increased to cover members working on CALEA accreditation. Staff Salaries will increase with the addition of Anne Ayrton, Shaney Kelleher, Susan Gonce and a Workers' Compensation Assistant. Jim Eardley made a motion to approve the tentative Multiline, Workers' Compensation, Employee Benefits and Administration Budgets as presented. Steve Wall seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Kent Sundberg made a motion to strike the agenda item: *Set Date and Time for Closed Meeting to Discuss Pending or Reasonably Imminent Litigation*. Steve White seconded the motion, which passed unanimously.

Action on Litigation Matters

Kent Sundberg made a motion to strike the agenda item: *Action on Litigation Matters*. Steve White seconded the motion, which passed unanimously.

Set Date and Time for Closed Meeting

Lynn Lemon made a motion to set the date and time for closed meeting to discuss character, professional competence, and/or physical/mental health of an individual for November 16, 2006 at 8:50 p.m. Kay Blackwell seconded the motion, which passed unanimously. Board Members present during the closed meeting were: Dan McConkie, Lynn Lemon, Gene Roundy, Steve Baker, Ken Bischoff, Kay Blackwell, Jim Eardley, Ira Hatch, Karla Johnson, Jim Nyland, Kent Sundberg, Steve Wall and Steve White.

Ira Hatch made a motion to conclude the closed meeting to discuss character, professional competence, and/or physical/mental health of an individual at 8:58 p.m. on November 16, 2006. Ken Bischoff seconded the motion, which passed unanimously.

Action on Professional Competence Matters

Kent Sundberg made a motion to strike agenda item: *Action on Professional Competence Matters*. Kay Blackwell seconded the motion, which passed unanimously.

Ratification and Approval of Payments and Credit Card Transactions

Gene Roundy reviewed the payments made, payments to be made (see attachment #5) and credit card transactions with the Board. Gene Roundy made a motion to approve the payments made, payments to be made and credit card transactions. Ira Hatch seconded the motion, which passed unanimously.

Other Business





Dan McConkie thanked Commissioner Bill Cox, Utah Association of Counties President, for attending. UCIP has always extended an invitation for the UAC Executive Committee to attend its Board meetings and will continue to do so by sending Commissioner Cox an agenda. With the business transactions finalized between UAC and UCIP, Bill is happy that feelings are mending and sees the importance of understanding both organizations without having information being misconstrued. All the officials are ready to move on.

The next meeting of the Board of Trustees is scheduled for December 14, 2006; time and place to be determined.

Approved on this _____ day of _____ 2006

Gene Roundy, UCIP Secretary-Treasurer

NOMINATIONS
2005 Board of Trustees

<u>Representing</u>	<u>Nominee</u>	<u>Class</u>	<u>County</u>	<u>Office</u>	<u>Nominations</u>	<u>Willing</u>	<u>Present Board</u>
Davis Utah Washington Weber							Dan McConkie Steve White Jim Eardley Ken Bischoff
Third One Position	Coleen Johnson Lynn Lemon Wayne Smith	Third Third Third	Tooele Cache Iron	Commissioner Executive Commissioner	I IIIIIIII III	 Yes Yes	Gene Roundy Lynn Lemon
Fourth							Steve Wall
Fifth-Sixth One Position	✓ Paul Barton ✓ Steve Barton ✓ Kay Blackwell Diana Carroll Shirl Nichols	Fifth Fifth Sixth Fifth Fifth	Beaver Emery Piute Grand Juab	Clerk-Auditor Treasurer Commissioner Clerk-Auditor Assessor	I II IIIIIIII I I	Yes Yes Yes Yes Yes	Kay Blackwell
At Large One Position	✓ Bruce Adams Kenneth Bench Bruce Clegg ✓ Val Draper LaMar Guymon Jerry Hess Mike Jensen Norman Johnson Gary Kofford Gary Mason Joe McKea Jerry McNeely Kent Peatross Calleen Peshell Kris Poulson Drew Sitterud Brad Slater ✓ Daron Smith Michael Wilkins David Yardley	Fourth Fourth Third Fourth Fifth Second Third Fourth Fifth Fourth Fourth Fifth Fourth Third Second Fifth Second Fourth Fourth Third	San Juan Sanpete Tooele Wasatch Emery Davis Tooele San Juan Emery Sevier Uintah Grand Duchesne Tooele Utah Emery Weber Millard Uintah Iron	Commissioner Assessor Commissioner Council Member Sheriff Deputy Attorney Auditor Clerk-Auditor Commissioner Commissioner HR Director Council Member Commissioner Recorder Assessor Commissioner Sheriff Commissioner Clerk/Auditor Clerk/Auditor	I I I I I I I I I II I III I I III I II II I	 Yes  Yes Yes Yes Yes  Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes Yes	Ira Hatch Karla Johnson

Current Board Votes by Class

Second = 6
Third = 2
Fourth = 1
Fifth = 3
Sixth = 1

CEO REPORT

Report Date: November 16, 2006

Period covered by report: from October 19, 2006 to November 16, 2006

BOARD INFORMATION ITEMS

1. I expect to report to the Board in December on the outcome of the property reinsurance marketing. All of the data has been supplied to the various markets. I have asked for all submittals to be turned in by December 8. I expect costs will be in line with our proposed budget.
2. Upcoming conferences.

AGRiP Spring Conference

March 12-14, 2007

Hyatt Regency La Jolla at Aventine
San Diego, California

9th Annual AGRiP Pooling Track (PRIMA Conference)

June 13-15, 2007

Sheraton Hotel Hynes Convention Center
Boston, Massachusetts

Governance & Leadership Conference

October 29-31, 2007

Hyatt Regency Savannah
Savannah, Georgia

COMMITTEE MEETINGS

1. Coverage Agreement Committee and Nominating Committee are meeting today.
2. I would like to request that the Audit Committee meet with me to review the proposals for auditor.

MARKETING

1. We are currently working on a quote for St. George City for Workers' Compensation, per my report to you last month. We may need to do some underwriting of various recreational facilities in the area to get a "real feel" for this risk.

CLAIMS

1. Multiline claims report is attached.
In the current multiline accident year beginning January 1, 2006, we have incurred losses of \$1,221,928. We are still on track for a good experience year. At least some of the large loss at Sevier County will be recovered upon subrogation of the contractor responsible for the fire. In the all years' report, we currently have 167 open claims, including 73 made in 2006.
2. Attached are the slides from the presentation I will be making on claims.

LEGISLATIVE ITEMS

1. I am not aware so far of any controversial issues in the forthcoming legislature. I do expect some land use issues from the same group as last year but it probably won't be an all-out assault again. I'm not hearing anything about the governmental immunity act or tort limits. Workers' compensation issues may not arise pending completion of the study regarding meth exposures and public safety personnel.

UTAH COUNTIES INSURANCE POOL
Multiline Claims Report
YTD as of 10/31/06

COUNTY	PREMIUM	NUMBER of CLAIMS YTD		TOTAL PAID	TOTAL RESERVES	TOTAL INCURRED	LOSS RATIO
		Open	Closed				
Beaver	61,521	2	3	3,031	10,500	13,531	18%
Box Elder	173,314	0	4	2,981	0	2,981	1%
Cache	203,591	0	10	32,783	0	32,783	13%
Carbon	139,908	0	7	13,818	0	13,818	8%
Daggett	41,036	0	3	2,220	0	2,220	5%
Davis	372,150	8	20	67,315	39,738	107,052	24%
Duchesne	120,698	3	7	43,300	19,204	62,505	43%
Emery	159,975	0	3	771	0	771	0%
Garfield	60,647	2	0	0	57,000	57,000	78%
Grand	95,233	2	3	16,252	8,094	24,347	21%
Iron	155,218	1	4	2,808	10,000	12,808	7%
Juab	108,545	0	6	15,439	0	15,439	12%
Kane	74,969	1	3	2,577	2,000	4,577	5%
Millard	139,835	0	3	4,405	0	4,405	3%
Morgan	48,946	1	4	1,479	5,000	6,479	11%
Plute	22,501	0	0	0	0	0	0%
Rich	44,761	0	2	1,840	0	1,840	3%
San Juan	153,145	1	5	7,485	500	7,985	4%
Sanpete	62,727	1	6	6,425	1,470	7,895	10%
Sevier	84,943	1	3	9,017	258,091	267,108	262%
Tooele	203,102	3	5	9,799	21,472	31,271	13%
Uintah	198,815	1	11	36,821	2,000	38,821	16%
Utah	447,677	7	30	75,470	132,625	208,095	39%
Wasatch	200,290	0	4	5,375	0	5,375	2%
Washington	233,638	6	16	25,495	21,858	47,352	17%
Wayne	40,897	0	1	14,592	0	14,592	30%
Weber	456,521	29	19	52,647	137,563	190,211	35%
UCIP	5,178	3	0	31,225	1,975	33,200	534%
Bear River HD	18,674	0	0	0	0	0	0%
Central HD	10,916	0	1	0	0	0	0%
Southeast HD	12,696	0	0	0	0	0	0%
Southwest HD	15,384	0	0	0	0	0	0%
Tooele HD	5,939	0	0	0	0	0	0%
Tri-County	8,603	1	0	0	2,000	2,000	19%
Wasatch HD	3,407	0	1	5,467	0	5,467	134%
Weber-Morgan	14,989	0	0	0	0	0	0%
TOTALS	\$4,200,389	73	184	490,837	731,091	1,221,928	24%

UTAH COUNTIES INSURANCE POOL

Multiline Claims Report

All Years as of 10/31/06

County	Premiums By Year																Total
	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006		
Beaver	52,448	59,488	62,415	58,398	59,350	57,972	60,076	62,378	65,378	69,954	68,196	70,907	70,907	60,785	61,521	940,172	
Box Elder	147,397	154,421	161,435	171,728	205,051	199,334	192,759	173,386	169,078	167,505	164,987	160,800	163,471	164,995	173,314	2,569,661	
Cache	141,388	148,126	155,132	182,941	217,715	222,812	217,311	201,590	194,768	194,552	187,070	198,194	211,900	198,563	203,591	2,875,653	
Carbon	0	0	0	0	0	0	19,538	78,156	77,154	82,555	95,953	111,413	119,539	137,757	139,908	861,973	
Daggett	0	0	0	0	0	0	0	0	39,500	36,735	36,653	41,250	41,793	40,545	41,036	277,512	
Davis	203,457	213,153	222,835	258,907	281,131	301,205	314,277	323,357	345,992	370,211	431,197	430,230	430,230	367,700	372,150	4,866,032	
Duchesne	89,256	93,510	97,757	91,464	95,455	98,610	99,079	99,203	104,173	111,465	114,153	94,179	119,029	119,255	120,698	1,547,286	
Emery	180,429	189,028	197,613	223,434	227,427	218,543	207,432	190,885	177,523	165,096	158,320	163,980	163,980	158,062	159,975	2,781,727	
Garfield	47,724	49,998	52,269	59,711	64,768	69,109	66,532	62,825	64,368	64,364	64,670	68,171	68,171	59,922	60,647	923,249	
Grand	74,960	78,532	82,099	86,330	87,925	93,663	92,749	86,681	83,415	81,599	81,159	92,354	92,354	91,290	95,233	1,300,343	
Iron	101,817	106,669	111,514	130,435	168,363	166,260	159,345	147,452	143,039	140,837	138,724	138,399	151,767	153,363	155,218	2,113,202	
Juab	7,091	7,091	66,963	76,026	82,413	87,377	86,154	82,601	88,383	94,570	103,685	115,543	121,785	107,247	108,545	1,228,384	
Kane	30,904	65,070	69,654	65,171	66,234	64,211	61,361	55,592	58,795	62,911	68,292	75,166	80,309	74,072	74,969	972,712	
Millard	0	93,012	97,237	90,977	92,461	94,236	97,684	98,702	105,566	112,956	129,444	145,870	145,870	138,163	139,835	1,582,014	
Morgan	0	0	0	0	0	0	0	0	0	0	0	55,504	55,504	48,361	48,946	208,316	
Piute	13,802	14,460	15,116	14,144	14,375	15,436	16,688	17,502	18,727	20,038	21,479	24,950	24,950	22,232	22,501	276,399	
Rich	35,000	36,668	38,333	35,866	36,451	38,797	38,492	36,229	35,251	37,073	36,931	42,009	44,138	44,226	44,761	580,225	
San Juan	85,264	89,327	93,384	106,680	108,595	115,861	120,895	126,700	133,907	143,280	149,915	165,655	165,655	149,487	153,145	1,907,750	
Sanpete	72,363	75,812	79,255	90,537	101,226	97,316	92,364	86,520	83,655	80,766	79,315	82,776	82,776	61,977	62,727	1,229,384	
Sevier	70,103	73,444	76,780	71,836	73,007	79,236	74,564	71,331	70,543	73,361	74,030	81,720	84,987	83,927	84,943	1,143,812	
Tooele	161,445	169,139	176,821	203,375	0	0	0	0	0	0	0	0	182,679	182,679	203,102	1,279,240	
Uintah	95,690	100,250	104,804	124,631	161,373	172,929	181,084	190,368	182,821	189,386	184,522	184,482	184,482	187,388	198,815	2,443,025	
Utah	183,749	197,906	207,163	238,272	274,562	303,934	317,837	323,894	346,567	370,827	414,951	466,001	490,563	442,324	447,677	5,026,227	
Wasatch	73,708	77,242	80,750	91,302	108,024	116,718	122,586	126,649	125,797	134,603	158,244	178,120	178,120	197,895	200,290	1,970,048	
Washington	124,196	130,115	136,025	158,044	193,030	195,913	201,767	180,979	176,172	176,543	183,409	234,403	241,739	230,845	233,638	2,796,817	
Wayne	24,441	33,623	35,549	33,261	33,803	36,176	37,696	39,475	40,968	41,209	39,014	40,448	42,293	40,408	40,897	559,262	
Weber	0	0	0	0	0	0	131,874	219,831	235,219	251,684	392,513	451,062	451,062	518,721	456,521	3,108,487	
UCIP	0	0	0	0	0	0	0	0	0	0	0	973	1,420	5,116	5,178	12,687	
Bear River HD	0	0	0	0	0	0	0	0	0	0	0	8,979	17,957	17,957	18,674	63,567	
Central HD	0	0	0	0	0	0	0	0	0	0	0	5,393	10,785	10,785	10,916	37,879	
Southeast HD	0	0	0	0	0	0	0	0	0	0	0	6,272	12,544	12,544	12,696	44,056	
Southwest HD	0	0	0	0	0	0	0	0	0	0	0	7,600	15,200	15,200	15,384	53,384	
Tooele HD	0	0	0	0	0	0	0	0	0	0	0	2,934	5,868	5,868	5,939	20,609	
TriCounty HD	0	0	0	0	0	0	0	0	0	0	0	4,629	8,500	8,500	8,603	30,232	
Wasatch HD	0	0	0	0	0	0	0	0	0	0	0	1,683	3,366	3,366	3,407	11,822	
Weber-Morgan HD	0	0	0	0	0	0	0	0	0	0	0	7,405	14,810	14,810	14,989	52,014	
Total	2,009,541	2,256,084	2,420,903	2,663,470	2,752,739	2,845,648	3,010,144	3,082,286	3,166,759	3,274,080	3,576,825	3,959,456	4,300,502	4,176,336	4,200,389	47,695,163	

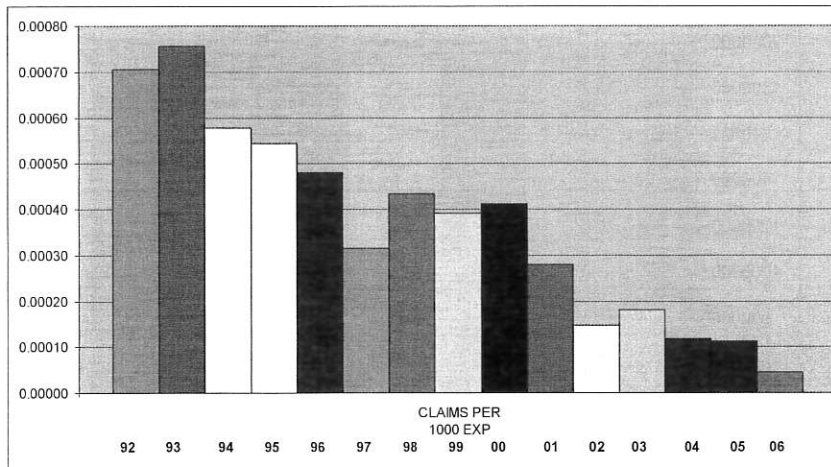
UTAH COUNTIES INSURANCE POOL Multiline Claims Report All Years as of 10/31/06

Number Claims		Total Incurred By Year																Loss Ratio
Open	Closed	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	Total	
5	80	1,454	2,972	7,397	7,953	30,644	15,356	11,783	28,952	10,862	26,351	5,863	6,906	25,534	44,938	13,531	240,498	21%
5	242	7,960	153,460	53,712	51,568	11,367	23,292	10,189	3,262	115,023	48,523	277,398	106,807	24,283	608,887	2,981	1,498,713	49%
9	280	223,764	274,008	140,866	28,527	81,914	35,366	16,318	17,547	93,369	266,886	62,267	59,260	188,862	193,565	32,783	1,715,303	50%
0	70	0	0	0	0	0	0	121,825	30,953	2,389	355,226	22,243	18,193	6,189	21,899	13,818	592,736	57%
0	20	0	0	0	0	0	0	0	0	2,337	0	23,500	9,680	57,189	35,197	2,220	130,123	39%
16	683	73,363	256,424	223,267	111,543	243,774	382,198	71,179	116,748	62,674	170,611	130,552	193,378	230,292	53,937	107,052	2,426,992	42%
10	155	22,926	76,176	20,774	24,684	13,122	41,632	7,319	76,518	0	49,719	41,242	624,013	44,130	32,051	62,505	1,136,810	61%
1	111	82,379	32,961	83,281	8,032	29,143	50,376	23,305	7,079	6,044	6,793	12,759	200,526	24,172	10,880	771	578,498	17%
4	40	5,000	938	2,477	33,445	10,104	0	9,873	0	295	40,000	14,785	11,963	11,640	26,716	57,000	224,238	20%
4	121	6,812	43,012	2,938	2,947	60,804	714	24,782	19,438	33,324	21,713	2,336	506,173	8,620	42,419	24,347	800,378	51%
8	148	911	289,361	128,551	14,643	2,917	8,793	96,256	4,339	19,653	85,042	95,048	101,919	28,121	84,863	12,808	973,225	38%
0	59	0	32,718	67,707	5,631	22,838	17,236	172,902	5,501	16,155	33,471	14,661	140	584	11,497	15,439	416,479	28%
2	67	0	0	7,777	6,992	4,493	0	135,261	4,143	22,024	14,790	28,992	22,578	16,137	4,992	4,577	272,756	23%
1	151	0	2,669	21,738	90,408	40,832	8,821	99,179	22,767	42,468	10,134	40,487	21,171	29,980	19,850	4,405	454,910	24%
3	18	0	0	0	0	0	0	0	0	0	0	0	0	46,759	880	6,479	54,118	22%
1	4	0	0	0	0	7,174	0	0	0	0	6,875	20,000	0	0	0	0	34,048	10%
1	18	777	800	1,630	5,788	1,947	0	10,407	500,000	849	0	480	0	675	4,449	1,840	529,641	76%
4	163	52,355	21,010	8,957	58,771	19,226	5,522	94,754	40,475	27,928	40,922	4,017	128,676	482,415	28,836	7,985	1,021,850	45%
6	109	79,147	15,711	17,474	132,546	5,299	1,776	2,075	28,068	32,904	17,424	26,932	11,869	1,006	23,166	7,895	403,294	27%
5	108	7,604	8,879	22,863	7,316	2,837	14,415	16,907	1,530	14,861	2,434	223,746	6,976	61,358	37,352	267,108	696,187	51%
3	122	42,882	215,726	75,689	29,067	0	0	0	0	0	0	0	0	37,967	261,371	31,271	693,973	45%
6	211	185,199	39,623	202,953	46,706	61,641	84,256	40,240	61,638	6,349	104,110	468,621	101,945	72,586	58,561	38,821	1,573,249	54%
27	614	154,286	125,687	191,225	152,602	134,502	214,695	274,926	104,271	118,616	315,290	26,186	227,200	446,193	432,048	208,095	3,125,820	52%
5	124	15,946	17,620	160,236	53,121	74,388	357,315	3,649	181,369	14,758	32,988	217,061	47,161	55,533	73,579	5,375	1,310,098	55%
12	318	165,231	64,911	112,514	53,944	41,792	7,024	182,097	171,882	14,761	53,525	41,890	540,895	134,275	117,115	47,352	1,749,209	52%
1	17	1,202	0	202	0	23,831	569	23,849	0	0	0	55,786	644	0	623	14,592	121,299	18%
24	422	0	0	0	0	0	0	39,412	437,888	512,219	513,378	67,585	229,908	518,420	71,385	190,211	2,580,405	69%
3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	33,200	33,200	218%
0	1	0	0	0	0	0	0	0	0	0	0	0	0	1,692	0	0	1,692	2%
0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3,312	7%
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0%
0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	16,164	2,000	18,164	50%
0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5,467	5,467	39%
0	4	0	0	0	0	0	0	0	0	0	0	0	0	978	2,106	0	3,085	5%
167	4,484	1,129,196	1,674,666	1,554,229	926,233	924,590	1,269,357	1,488,487	1,864,370	1,169,863	2,216,203	1,924,438	3,181,294	2,555,590	2,319,328	1,221,928	25,419,771	44%

EXPENDITURE DATA

POLICY YEAR	TOTAL EXPENDITURES	GL CLAIMS	TREND	CLAIMS PER 1000 EXP
1992	156,200	110		0.00070
1993	174,870	132		0.00075
1994	215,000	124		0.00058
1995	256,218	139		0.00054
1996	256,282	123		0.00048
1997	271,077	85		0.00031
1998	272,083	118		0.00043
1999	327,292	128		0.00039
2000	342,725	141		0.00041
2001	373,053	104	107	0.00028
2002	407,913	60	72	0.00015
2003	458,260	83	104	0.00018
2004	502,575	59	86	0.00012
2005	574,943	64	101	0.00011
2006	596,455	27	n/a	0.00005
2007	579,901			0.00000

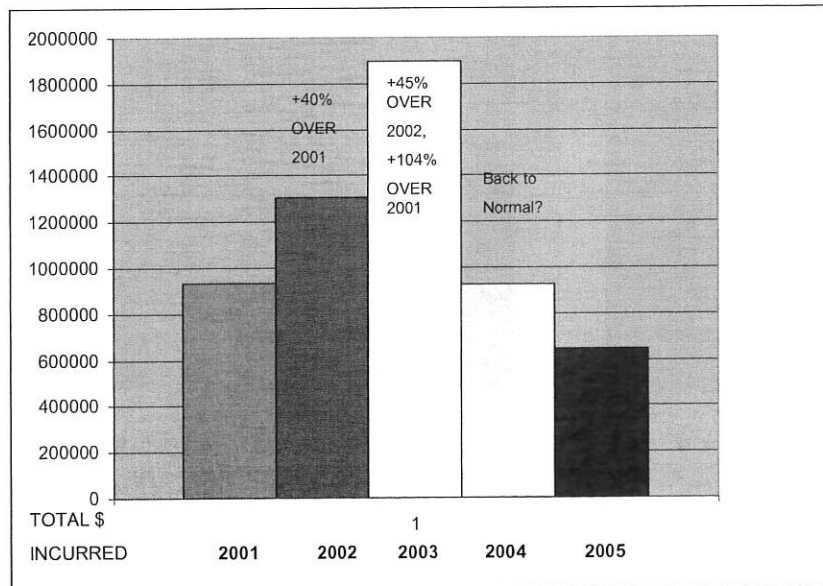
CLAIMS PER \$1,000 OF EXPENDITURES
FREQUENCY MEASURE



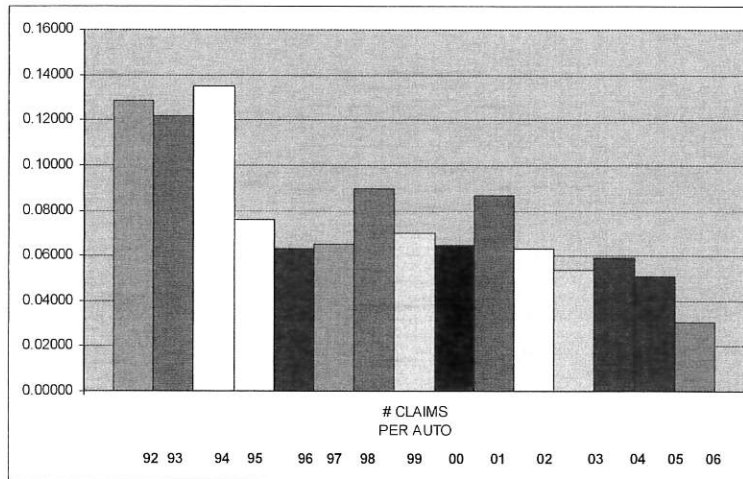
GL SEVERITY

POLICY YEAR	TOTAL EXPENDITURES	GL CLAIMS	CLAIMS PER 1000 EXP	SEVERITY
1992	156,200	110	0.00070	\$7,435
1993	174,870	132	0.00075	8,698
1994	215,000	124	0.00058	5,079
1995	256,218	139	0.00054	4,609
1996	256,282	123	0.00048	5,150
1997	271,077	85	0.00031	8,662
1998	272,083	118	0.00043	6,174
1999	327,292	128	0.00039	8,574
2000	342,725	141	0.00041	3,939
2001	373,053	104	0.00028	8,046
2002	407,913	60	0.00015	18,956
2003	458,260	83	0.00018	16,612
2004	502,575	59	0.00012	16,979
2005	574,943	64	0.00011	16,287
2006	596,455	27	0.00005	
2007	579,901		0.00000	

SEVERITY CHANGE IN 2002



CLAIMS PER AUTO FREQUENCY MEASURE



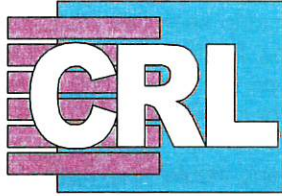
AUTO DATA liability (BI & PD) and Ph dam

POLICY YEAR	TOTAL AUTOS	AUTO CLAIMS	PER AUTO
1992	1,200	154	0.12833
1993	1,388	169	0.12176
1994	1,750	236	0.13486
1995	2,126	161	0.07573
1996	1,937	122	0.06298
1997	2,037	132	0.06480
1998	2,065	185	0.08959
1999	2,402	168	0.06994
2000	2,799	180	0.06431
2001	2,863	248	0.08662
2002	2,897	182	0.06282
2003	3,118	167	0.05356
2004	3,497	206	0.05891
2005	3,722	189	0.05078
2006	3,783	116	0.03066

General Liability Severity Trends

	2001				2002				2003		
	LOSS PAID	EXPENSE	INCURRED		LOSS PAID	EXPENSE	INCURRED		LOSS PAID	EXPENSE	INCURRED
E&O	-	262,174.00	321,982.00		235,220.00	454,776.00	877,857.00		9,501.00	604,857.00	945,121.00
GL-BI	81,035.00	205,127.00	286,163.00		19,850.00	43,396.00	63,247.00		12,202.00	34,099.00	66,017.00
LAW ENF	41,699.00	220,361.00	295,678.00		39,877.00	184,504.00	308,848.00		62,284.00	468,209.00	807,810.00
GL-PD	6,690.00	21,994.00	28,683.00		32,792.00	5,327.00	57,792.00		51,753.00	27,913.00	79,667.00
TOTAL	129,424.00	709,656.00	932,506.00		327,739.00	682,676.00	1,307,744.00		135,740.00	1,135,078.00	1,898,615.00
OPEN											
E&O	2								8		
GL-BI	0								2		
LAW ENF	1								9		
GL-PD	0								0		

	2004				2005		
	LOSS PAID	EXPENSE	INCURRED		LOSS PAID	EXPENSE	INCURRED
E&O	-	122,384.00	178,292.00		105.00	54,185.00	86,181.00
GL-BI	20,846.00	1,473.00	52,196.00		8,456.00	32,246.00	63,823.00
LAW ENF	27,500.00	300,379.00	669,651.00		-	216,773.00	438,071.00
GL-PD	2,479.00	11,036.00	27,479.00		28,312.00	15,959.00	58,313.00
TOTAL	50,825.00	435,272.00	927,618.00		36,873.00	319,163.00	646,388.00
OPEN							
E&O	3						
GL-BI	3						
LAW ENF	15						
GL-PD	1						



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Memo

To: Underwriting Committee
From: Philip E. Bell
CC: Brenda Gibson; Phil Williams; Amy Bohanan
Date: 11/3/06
Re: Strip Searches / Class Actions

In this Memo I will summarize our conversation with CRL's reinsurer, and offer several revised and refined options to review.

Phil Williams and I had a conference call with Bob Penny, our primary contact at American International Group (AIG). Here is a summary of the main points from the conversation:

- Bob's unit "recently" settled a strip search claim for \$10,000,000.
- Another strip search claim was close to settlement; the estimated value was \$4,000,000 to \$5,000,000.
- Bob, coincidentally, was in his car going to visit a county that was working on a strip search claim in its early stages. This claim was not as serious as the two previously mentioned. He thought it was ironic that we were calling on a topic that was also a concern for him.
- We asked what AIG's plans were for this exposure. He said that they were working on this, but did not have a definitive answer. We explained the range of options that CRL was considering (exclusions, defense cost only aggregates, annual aggregates, per claimant deductibles). He really liked the per claimant deductible option, because it put more of the burden on the county causing the problems, and gave that county an incentive to fix things right away. He suggested that AIG would probably be considering options very similar to what CRL is considering.

The previous conference call, discussions with several of you, and the discussions with AIG have helped narrow the recommended options. Here is a summary of the recommendations and rationale.

Option 1. Exclude strip search claims for all members. This is one way to manage the exposure, but is probably not fair to those counties who have a good policy in place, and have been doing the necessary training.

Option 2. Excluded strip search claims for members who have had a class action claim. Again, this is one way to manage the exposure, but again penalizes counties in a particular pool who have a good policy in place, and are doing the necessary training.

Option 3. Offer an annual aggregate of coverage (defense only or defense and indemnity). This approach would limit CRL's exposure, but does very little to encourage management of the exposure.

Option 4. Require all liability pool members to prepare a survey of their members. The survey should address at least two items: 1) adequacy of the strip search policy, and 2) adequacy and / or frequency of training.

Counties with ineffective programs should have a per person deductible imposed for strip searches (at least \$5,000 per person), and a relatively small annual aggregate of coverage (perhaps \$250,000, within the member's retention) to assist with defense costs. This restriction should remain in place for at least one year, and perhaps three, to incorporate the statute of limitations. This is my preferred option for the following reasons:

1. This should not cause competitive concerns for our members. The restrictions would only apply to those counties with an ineffective policy. If a competitor wants to quote one of these counties with an unconstitutional strip search policy (and they probably would not) the competitor would probably want to exclude and /or restrict strip search coverage as well. Again, counties with effective policies would not have a coverage restriction.
2. This approach encourages proper review of the exposure. As we learned from my previous Memo and the link to various websites, this is a very serious exposure. Our members should investigate and underwrite this exposure as soon as possible. Several of you are already doing a similar survey. I know that this underwriting will be somewhat of a burden, but I guarantee that it will be cheaper than even one claim.
3. This approach puts much of the burden on the individual county with an ineffective policy. However, it still supports the county by giving some defense cost coverage while the county corrects the situation. It also allows the CRL Member to continue providing coverage without restrictions to those counties who have good policies in place.



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Saturday, September 23, 2006

Will County settles strip search lawsuit

Thousands of one-time inmates will share \$2.15 million

Saturday, September 23, 2006

CHICAGO (AP) - Several thousand people who were strip searched in the Will County Jail as part of a since-abandoned plan to share in a \$2.15 million settlement announced Thursday in federal court, attorneys said.

U.S. District Judge Robert Gettleman in December ruled that jailers violated the rights of many inmates arrested for minor offenses by strip searching them.

Gettleman ruled the searches could be allowed only when jail officials had reasonable suspicion to believe an inmate was in possession of contraband, such as drugs or weapons.

Will County State's Attorney James Glasgow appealed Gettleman's decision, but attorneys reached Thursday's settlement before the appeal went to court, said Kenneth N. Flaxman, an attorney for the plaintiffs.

"We are pleased by this settlement," Flaxman said in a statement. "The sheriff has already responded to the lawsuit by stopping the unnecessary strip search policy."

The lawsuit, which had been granted class-action status, originally was filed in May 2003 on behalf of three former inmates arrested in cases of mistaken identity on warrants for failure to appear in court on misdemeanor or traffic charges.

At the time, inmates booked on minor charges were strip searched at the jail after a judge ordered their release. The search took place before individuals returned to their cells to get their personal property.

Those searches were stopped in September 2003, said Pat Barry, spokesman for Sheriff Paul Kaupas.

Attorney Gerald Haberkorn, who represented Will County, said the searches took place behind closed doors and were performed by a jailer of the same gender as the inmate.

He said there were no allegations of abuse.

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New Haven Register.com

04/18/2006

Panel OKs \$2.5M for strip-search settlement

Gregory B. Hladky , Capitol Bureau Chief

HARTFORD — A proposed \$2.5 million settlement of claims that about 1,600 people arrested on minor charges were illegally strip searched at the New Haven Correctional Center narrowly passed a legislative committee Monday.

The settlement was criticized by some lawmakers who feared criminals might get a financial windfall and by others angry because the deal includes caps on awards to those whose constitutional rights were violated.

The proposed settlement now goes to both the state House and Senate. In order to reject the deal, each chamber would have to vote it down by three-fifths majorities.

Rep. Michael P. Lawlor, D-East Haven, said he doubts that critics of the settlement will be able to put together the majorities required to reject the proposal.

Lawlor, who is co-chairman of the legislature's Judiciary Committee, said he doubts the controversial settlement will even be brought up for a vote before the General Assembly session ends May 3. Lawlor said the settlement will go into effect if the legislature takes no action.

State officials said the lawsuit stems from a policy carried out in the New Haven jail between January 1998 and January 2001 of conducting full strip searches on everyone brought into the facility, regardless of the charges against them.

Connecticut corrections officials said Monday that the state had a specific policy during that period prohibiting strip searches of people charged with nonviolent, non-drug-related misdemeanors. State Correction Commissioner Theresa C. Lantz said the New Haven facility's procedures violated the state's policy used at other jails around Connecticut.

The lawsuit against the state was brought in federal court in 2001 by Hamden resident Lorenzo D. Foreman. He charged that he was forced to undergo a strip search in front of female corrections officers at the New Haven facility after being arrested for failing to pay child support. Deputy State Attorney General Carolyn Querijero told the legislature's Judiciary Committee that the New Haven facility's policy clearly contradicted numerous federal court rulings that such searches for people arrested on minor charges had to be justified by specific suspicions.

A similar lawsuit in New York over unconstitutional strip searches resulted in a 2001 award of \$50 million to people arrested on misdemeanor charges in that state.

Querijero said the state's legal team believes "there's no way we could prevail in court and the damages could be substantially higher" than under the proposed settlement.

"Those strip searches were in fact unconstitutional and illegal," Lawlor said Monday.

Lantz said the policy of strip searching everyone admitted to the New Haven facility was apparently in response to an incident in which someone charged with a minor offense managed to smuggle either a weapon or drugs into that facility. Lantz told lawmakers that a memo to that effect was issued by an unnamed official at the New Haven jail in violation of the existing state policy.

Under the settlement, Foreman and two other named plaintiffs would each receive \$20,000. The lawyers in the class-action lawsuit would receive a third of the total settlement, or about \$834,000.

After certain other related administrative costs are deducted, the remaining \$1.5 million would be divided among people charged with misdemeanors who had undergone strip searches at the New Haven facility. But the agreement also includes a cap that would limit the amount any individual (other than the three named plaintiffs) could get to \$10,000 per person, Querijero said.

State officials estimated that 1,600 people could qualify for a share in the settlement.

The proposed cap for individual awards drew sharp criticism from some Democratic lawmakers like Rep. William R. Dyson, D-New

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Haven.

"We're admitting we engaged in abuses," said Dyson, "but we're going to minimize the windfall." Dyson said he objected to the idea that the "state engages in this abusive behavior" then seeks to limit the damages it must pay to the individuals who were abused.

Other lawmakers said they were concerned that people who were criminals would qualify for the money.

Sen. Edward Meyer, D-Guilford, said he believes that "prisons should have a license to make searches and seizures that would be allowed elsewhere" to ensure the safety of the facility. Meyer is a former federal prosecutor.

Lantz, who became commissioner years after the lawsuit was filed, said there is no indication that anyone was ever disciplined for the illegal strip searches at the New Haven jail.

The Judiciary Committee voted to recommend approval of the settlement, with its House and Senate members voting separately. The Senate vote was 5-1, but the House members voted 16-15 in favor of the settlement.

Gregory B. Hladky can be contacted at gghladky@nhregister.com or at (860) 524-0719.



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AGENDA ITEM SUMMARY

Item Description

Approve additional, new language for the UCIP Employment Policies and Procedures Manual.

Background, Discussion

The current Policy is unclear regarding earning and accruing vacation leave. Staff proposes inserting the following new language into Section IV BENEFITS, D. Vacation-Full-Time Employees. New Number 1,

“Eligible employees with less than five years of service earn vacation leave at the rate of one day of vacation leave for every month worked (one day for each full month of service). Employees with more than five but less than ten years of service earn 1.25 days per month, and employees with ten years of service and over earn one and two-thirds days per month. Vacation leave may be advanced to employees with the approval of the Chief Executive Officer. Advanced leave not earned prior to a termination must be repaid by the employee.”

Numbers 1-4 in the manual are to be renumbered 2-5.

Add the following sentence to Section IV BENEFITS, C. Holidays:

When New Years Day, July 4th, July 24th, Veteran’s Day and/or Christmas Day fall on Saturday, the day off will be observed on the Friday preceding the Holiday: if one of these Holidays fall on Sunday, the day off will be on the Monday following.

Recommendation

Staff recommends approval.

Multiline Budget**UTAH COUNTIES INSURANCE POOL**

	2006	2007 Tentative
REVENUE		
Premiums Written	4,200,390	4,656,499
Risk Management Program Credit	-157,500	-160,000
Investment Income	350,000	510,000
TOTAL REVENUE	4,392,890	5,006,499
LOSSES AND LOSS EXPENSES		
Prior Year Losses	1,697,896	2,024,221
Current Year Losses	800,000	800,000
Reinsurance	1,018,241	1,069,153
TOTAL LOSS EXPENSES	3,516,137	3,893,374
ADMINISTRATION EXPENSES		
Accounting	10,000	10,000
Actuarial Analysis	8,500	8,500
Capitalization Costs - CRL	0	0
TOTAL ADMINISTRATION	18,500	18,500
TOTAL LOSSES AND EXPENSES	3,534,637	3,911,874
TRANSFER TO ADMINISTRATION BUDGET	858,253	1,094,625
EQUITY / RESERVES		
Automobile	40,094	59,098
Building Debt Service	86,300	239,300
Building Repairs & Replacement	28,170	28,170
Capital (CRL)	261,245	317,712
TOTAL DESIGNATED RESERVES	415,809	644,280

Workers' Compensation Budget**UTAH COUNTIES INSURANCE POOL**

	2006	2007 Tentative
REVENUE		
Premiums Written	2,095,642	2,445,431
Loss Control Program Credit	-29,150	-50,000
Investment Income	12,000	55,000
TOTAL REVENUE	2,078,492	2,450,431
LOSSES AND LOSS EXPENSES		
Prior Year Losses	948,465	1,361,667
Current Year Losses	297,828	300,000
Reinsurance	342,121	395,000
Third Party Administrator	150,000	30,000
TOTAL LOSS EXPENSES	1,738,414	2,086,667
ADMINISTRATION EXPENSES		
Accounting	7,500	7,500
Actuarial Analysis	8,500	8,500
Capitalization Costs - CRL	0	0
Consultant	18,000	21,000
Self-Insurer's Bond	37,500	0
Self-Insurer's Tax	70,000	70,000
TOTAL ADMINISTRATION	141,500	107,000
TOTAL LOSSES AND EXPENSES	1,879,914	2,193,667
TRANSFER TO ADMINISTRATION BUDGET	198,578	256,764
EQUITY / RESERVES		
Capital (CRL)	79,409	123,407
TOTAL EQUITY	79,409	123,407

Employee Benefits Budget**UTAH COUNTIES INSURANCE POOL**

	2006	2007 Tentative
REVENUE		
Premiums Written	3,495,156	7,200,000
Program Management Fees	15,300	50,000
Investment Income	50,000	35,000
TOTAL REVENUE	3,560,456	7,285,000
BENEFITS		
Feasibility Study	100,000	0
TOTAL EXPENSES	100,000	0
EXPENSES		
Accounting	2,000	2,000
Audit	2,000	2,000
Marketing	5,000	0
Premiums Paid to OptiCare	20,000	40,000
Premiums Paid to PEHP	3,475,156	7,160,000
TOTAL EXPENSES	3,504,156	7,204,000
TRANSFER TO ADMINISTRATION BUDGET	-43,700	81,000

Administration Budget**UTAH COUNTIES INSURANCE POOL**

	2006	2007 Tentative
TRANSFERS		
Employee Benefits	0	81,000
Multiline	858,253	1,094,625
Workers' Compensation	198,578	256,764
TOTAL TRANSFERS	1,056,831	1,432,389
ADMINISTRATION EXPENSES		
Automobile Expense	9,500	9,500
Automobile Reserve	25,000	25,000
Bank Charges	300	300
Board Expense	45,000	45,000
Building Lease Purchase	70,000	70,000
Building Maintenance & Repairs	10,000	0
Copying Costs	3,000	6,000
Depreciation	0	75,000
Dues / Subscriptions	4,000	6,000
Exhibiting & Sponsorship	17,000	17,000
Fees & Licensing	1,000	1,000
Incentives	5,000	5,000
Information Technology	25,000	85,000
Land Use Hotline Program	25,000	15,000
Lobbying & Legislative Tracking	10,000	15,000
Loss Control / Training	40,000	55,000
Office Equipment	7,000	7,000
Office Insurance	5,600	5,600
Office Supplies	7,500	7,500
Postage	3,000	4,000
Printing	2,500	2,500
Professional Fees	25,000	35,000
Property Placement	60,000	60,000
Staff Expenses	35,000	40,000
Staff Salaries	395,532	549,043
Staff Retirement	94,651	134,131
Staff Payroll Expense	30,258	42,002
Staff Medical Insurance	95,490	109,814
Telephone	5,500	6,000
TOTAL ADMINISTRATION	1,056,831	1,432,389

AFFIDAVIT OF DAN McCONKIE


STATE OF UTAH)
)
)
COUNTY OF SALT LAKE)

Dan McConkie, being duly sworn upon oath, deposes and says:

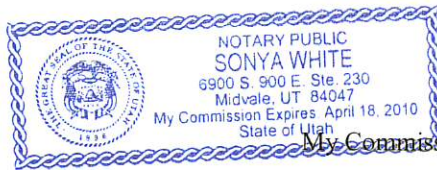
1. That the affiant has personal knowledge of the matters hereinafter referred to in this Affidavit.
2. That the Affiant, on or about the 16 day of November, 2006, presided over a meeting of the Utah Counties Insurance Pool Board of Trustees, an open and public meeting within the provisions of Chapter 4, Title 52, Utah Code Annotated, 1953, as amended.
3. That a quorum of the Utah Counties Insurance Pool Board of Trustees was present and at least two-thirds of the members present, voted to close the meeting pursuant to the provisions of Section 52-4-4, Utah Code Annotated, 1953, as amended, for the purpose of discussing the character, professional competence, or physical or mental health of an individual.
4. That the affiant was present throughout the meeting and, pursuant to the provisions of Section 52-4-7.5, the affiant does hereby affirm that the sole purpose for closing the meeting was to discuss the character, professional competence, or physical or mental health of an individual or individuals.

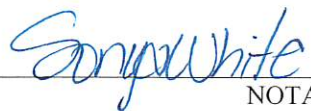
FURTHER, Affiant saith not.

DATED this 16 day of November, 2006.


DAN McCONKIE, President
Utah Counties Insurance Pool

On the 16 day of November 2006, personally appeared before me Dan McConkie, who, after being by me duly sworn, deposed and said that the information contained in the above and foregoing Affidavit is true and correct.




NOTARY PUBLIC
Residing at: Midvale, Utah
My Commission Expires: 18 April 2010

Utah Counties Insurance Pool

Payments

October 20 - December 15, 2006

Type	Date	Num	Name	Memo	Split	Amount
WF-Expense						
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-1,539.66
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-4,259.19
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0789 0792	-SPLIT-	-929.75
Check	10/24/2006	VISA	Wells Fargo	Account Number: 4856 2002 0633 9635	-SPLIT-	-660.38
Liability Check	10/27/2006		QuickBooks Payroll Service	Created by Payroll Service on 10/25/2006	-SPLIT-	-13,131.81
Paycheck	10/30/2006		Anne M. Ayrton	Direct Deposit	-SPLIT-	0.00
Paycheck	10/30/2006		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	10/30/2006		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	10/30/2006		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	10/30/2006		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	10/30/2006		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	10/30/2006		Shaney M. Kelleher	Direct Deposit	-SPLIT-	0.00
Paycheck	10/30/2006		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	10/31/2006		Nationwide Retirement Solutions	Entity: 644013	-SPLIT-	-3,205.21
Liability Check	11/03/2006		United States Treasury	Transaction Number: 1578480	-SPLIT-	-4,537.84
Liability Check	11/10/2006		Utah State Tax Commission	Created by Payroll Service on 11/09/2006	-SPLIT-	-1,753.61
Liability Check	11/13/2006	ONLI...	QuickBooks Payroll Service	ACKNOWLEDGEMENT NUMBER: 2706705004694...	-SPLIT-	-13,170.51
Paycheck	11/14/2006		Anne M. Ayrton	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2006		Brody S. Parker	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2006		Charmaine G. Green	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2006		Korby M. Siggard	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2006		Lester J. Nixon	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2006		Mark W. Brady	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2006		Shaney M. Kelleher	Direct Deposit	-SPLIT-	0.00
Paycheck	11/14/2006		Sonya J. White	Direct Deposit	-SPLIT-	0.00
Liability Check	11/15/2006	ONLI...	United States Treasury	Acknowledgement Number: 270656600563870	-SPLIT-	-4,545.94
Liability Check	11/16/2006	3654	Utah Retirement Systems	Unit No: 864 (October 2006)	-SPLIT-	-8,396.17
Check	11/16/2006	3655	State of UT Dept of Workforce Services	Account Number: R 2-423713-0	-SPLIT-	-816.88
Check	11/16/2006	3656	Lester J. Nixon	Expense/Travel Reimbursement	-SPLIT-	-124.41
Check	11/16/2006	3657	Snelling Personnel Services, Inc.	Invoice Number: 3737704	-SPLIT-	-178.45
Check	11/16/2006	3658	Tri-Tel Communications, Inc.	Invoice Number: 135798	-SPLIT-	-559.63
Check	11/16/2006	3659	Larson & Company	Invoice Number: 19993	-SPLIT-	-493.50
Check	11/16/2006	3660	PEHP-LTD	Coverage Period: October 2006	-SPLIT-	-219.42
Check	11/16/2006	3661	Christensen & Jensen	Invoice Number: 46567	-SPLIT-	-899.68
Check	11/16/2006	3662	Ronald R. Leaders	SWAP Speaker (October 11, 2006)	-SPLIT-	-1,751.96
Check	11/16/2006	3663	Kenneth Bischoff	Expense Reimbursement	-SPLIT-	-395.62
Check	11/16/2006	3664	Les Olson Company	Invoice Number: 0780614-IN	-SPLIT-	-237.95
Check	11/16/2006	3665	Pitney Bowes, Inc.	Invoice Number: 307065	-SPLIT-	-38.95
Check	11/16/2006	3666	Office Depot	Account Number: 35538769	-SPLIT-	-367.69
Check	11/16/2006	3667	Verizon Wireless	Account Number: 2086408349	-SPLIT-	-90.79
Check	11/16/2006	3668	Newspaper Agency	Account Number: U5658500L-07	-SPLIT-	-55.00
Check	11/16/2006	3669	Charmaine G. Green	Education Reimbursement	-SPLIT-	-330.00
Liability Check	11/16/2006	3670	Utah Counties Insurance Pool	Novmber Employee Benefits	-SPLIT-	-8,449.37
Check	11/16/2006	3671	Marsh USA Risk & Insurance Services	Invoice Number: 329443	Bonds	-109.00
Check	11/16/2006	3672	New England Business Service, Inc.	Invoice Number: 9924937629-6	Office Supplies	-301.85
Check	11/16/2006	3673	Karla Johnson	Mileage/Expense Reimbursement	-SPLIT-	-293.67
Check	11/16/2006	3674	Verizon Wireless	Invoice Number: 2082600691	Telephone	-65.64
Check	11/16/2006	3675	Marsh USA Risk & Insurance Services	Invoice Number: 329349	Bonds	-465.00
Check	11/16/2006	3676	Kent Sundberg	Expense/Mileage Reimbursement	-SPLIT-	-166.04
Check	11/16/2006	3677	Lindberg & Company	Iron County	-SPLIT-	-292.50
Check	11/16/2006	3678	Dan McConkie	Expense/Mileage Reimbursement	-SPLIT-	-984.18
Check	11/16/2006	3679	Kay Blackwell	Expense/Mileage Reimbursement	-SPLIT-	-168.80

Utah Counties Insurance Pool

Payments

October 20 - December 15, 2006

Type	Date	Num	Name	Memo	Split	Amount
Check	11/16/2006	3680	Piute County	Mileage Reimbursement	Board Expense	-169.10
Check	11/16/2006	3681	Gene Roundy	Mileage Reimbursement	Board Expense	-224.28
Check	11/16/2006	3682	Lynn Lemon	Mileage Reimbursement	Board Expense	-71.20
Check	11/16/2006	3683	Steve White	Mileage Reimbursement	-SPLIT-	-44.94
Check	11/16/2006	3684	Steven Wall	Mileage Reimbursement	Board Expense	-151.30
Check	11/16/2006	3685	James Nyland	Mileage Reimbursement	Board Expense	-213.60
Check	11/16/2006	3686	Steve Baker	Mileage Reimbursement	-SPLIT-	-19.02
Check	11/16/2006	3687	Revco Leasing Company, LLC	Invoice Number: 133463	Copying Costs	-270.00
Check	11/16/2006	3688	Mark W. Brady	Per Diem	Staff Expenses	-120.00
Check	11/16/2006	3689	Sonya J. White	Expense Reimbursement	-SPLIT-	-410.27
Check	11/16/2006	3690	FCP Holdings, LLC	Commercial Lease: 6900 South 900 East, Suite 230	Building Lease	-5,653.38
Check	11/16/2006	3691	Franklin Reed	Mobile HOMiez Entertainment	Loss Control / Training	-1,000.00
Check	11/16/2006	3692	Qwest	Account Number: 801-565-8500 170B	Telephone	-475.83
Check	11/16/2006	3693	Agile Studios	Invoice Number: 2006057	Information Technology	-392.50
Check	11/16/2006	3694	Anne M. Ayrton	Reimbursable Expenses	-SPLIT-	-671.53
Check	11/16/2006	3695	Office Depot	Account Number: 35538769	Office Supplies	-57.27
Check	11/16/2006	3696	Professional Binding Products, Inc.	Invoice Number: PS10084423	Office Supplies	-53.85
Check	11/22/2006	VISA	Wells Fargo	Account Number: 4856 2002 0646 9796	-SPLIT-	-685.36
Check	11/22/2006	VISA	Wells Fargo	Account Number: 4856 2002 0646 9788	-SPLIT-	-2,618.13
Check	11/22/2006	VISA	Wells Fargo	Account Number: 4856 2002 0858 1036	Office Supplies	-19.60
Paycheck	12/15/2006	3697	Anne M. Ayrton		-SPLIT-	-230.88
Paycheck	12/15/2006	3698	Brody S. Parker		-SPLIT-	-228.64
Paycheck	12/15/2006	3699	Charmaine G. Green		-SPLIT-	-230.77
Paycheck	12/15/2006	3700	Korby M. Siggard		-SPLIT-	-230.88
Paycheck	12/15/2006	3701	Lester J. Nixon		-SPLIT-	-230.88
Paycheck	12/15/2006	3702	Mark W. Brady		-SPLIT-	-226.58
Paycheck	12/15/2006	3703	Shaney M. Kelleher		-SPLIT-	-226.58
Paycheck	12/15/2006	3704	Sonya J. White		-SPLIT-	-226.58
Total WF-Expense						-89,139.00
WF-Work Comp Expense						
Check	10/24/2006	144	By The Numbers Actuarial Consulting, Inc.	Invoice Number: 2006-144	Actuarial Analysis WC	-2,125.00
Check	10/24/2006	145	Alternative Service Concepts, LLC	Invoice Number: 0010806-IN	Third Party Administrator ...	-18,827.45
Check	11/8/2006	146	Pfeiffer Consulting Group, LLP	Invoice Number: 2006-11	Consultant WC	-1,500.00
Check	11/9/2006		Laurel N Vernon	8/05/06 through 8/17/06	-SPLIT-	-1,018.00
Total WF-Work Comp Expense						-23,470.45
TOTAL						-112,609.45